

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	In Proceedings
)	Under Chapter 13
Joseph Ramon Ronduelas)	
)	Case No.19-06251
Debtor(s).)	Honorable Judge Carol A. Doyle

OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

NOW COMES Capital One Auto Finance, a division of Capital One, N.A., by and through its undersigned attorney, on its Objection to Confirmation of Chapter 13 Plan, and in support thereof states as follows:

1. Capital One Auto Finance, a division of Capital One, N.A., has a security interest in one 2013 NISSAN Maxima Sedan 4D SV Premium V6, VIN 1N4AA5AP5DC845916, which was properly perfected by recording its lien on title. (Please see Exhibit A & B.)
2. Capital One Auto Finance, a division of Capital One, N.A. alleges the secured claim set forth in Debtor's Chapter 13 Plan is unacceptable. Debtor proposes a secured claim in the amount of \$12,500.00.
3. Capital One Auto Finance, a division of Capital One, N.A. alleges the vehicle was purchased within 910 days of the petition date and therefore entitled to the petition balance of \$21,835.83.

WHEREFORE, Capital One Auto Finance, a division of Capital One, N.A., respectfully requests this Court of entry of an Order denying confirmation and for such other and further relief as the Court deems just.

Respectfully submitted,

/s/ Jennifer Rinn

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**NOTICE OF OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN
AND CERTIFICATE OF SERVICE**

*AN OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN HAS BEEN FILED.

Please be advised that the attached objection to confirmation of chapter 13 plan shall be presented on May 07, 2019, at 10:30 AM before the Honorable Carol A. Doyle at 219 South Dearborn, Courtroom 742, Chicago, Illinois 60604 pursuant to the notice generated by the court on April 04, 2019, to the following parties:

Tom Vaughn
55 E Monroe Street Suite 3850
Chicago,IL 60603

Patrick S Layng
219 S Dearborn St, Room 873
Chicago, IL 60604

Ryan S Fojo
55 E Monroe St Suite #3400
Chicago, IL 60603
ndil@geracilaw.com

The objection was further served by depositing a printed copy into the US Mail on April 04, 2019, with postage prepaid at the address listed on the creditor matrix, upon the following parties, others not served:

Joseph Ramon Ronduelas
3334 N. Panama Ave.
Chicago, IL 60634

/s/ Jennifer Rinn

Jennifer Rinn